



Cover Pool Overview

as of December 31, 2024

Long Term Funding
Bratislava, January 2025

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Cover Bond Programme Overview as of 31.12.2024

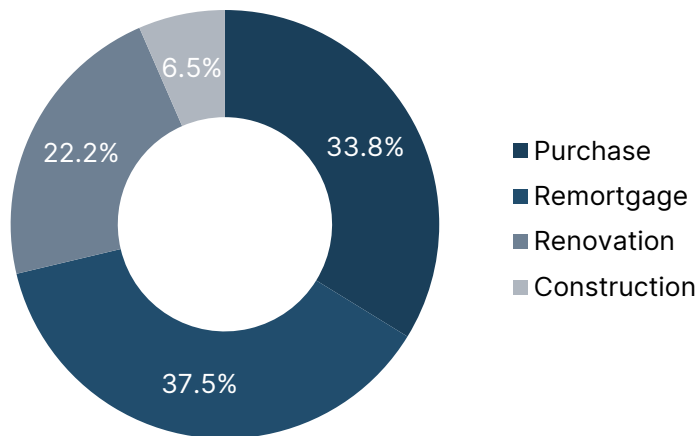
Cover Pool Structure

Total cover pool volume	5 424.2m EUR
Residential Loan balance	5 339.2m EUR
Liquidity buffer (liquid assets)	85.0m EUR
Number of loans	114 591
Number of borrowers	102 270
WA indexed LTV	41.15%
WA seasoning	5.2 years
WA remaining term	20.7 years

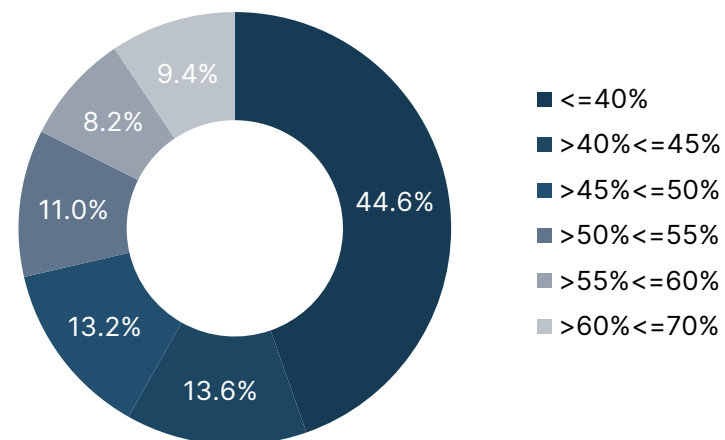
Covered Bonds

Total volume of issues	3 901.4m EUR
WAL of outstanding CBs	2.3 years
Committed OC	7.50%
Over-collateralisation	39.03%
Covered Bond Rating (Moody's)	Aaa
Maturity type	Soft Bullet
Currency distribution	EUR 100%
Fixed rate CBs outstanding	100.0%

Distribution by Loan Purpose (volume)



Distribution by LTV (loan volume)

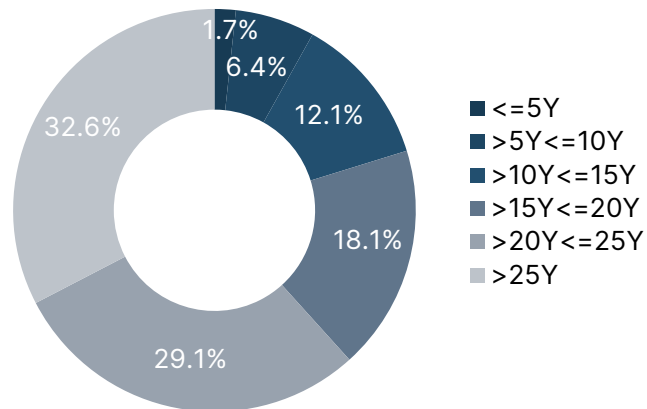


Notes:

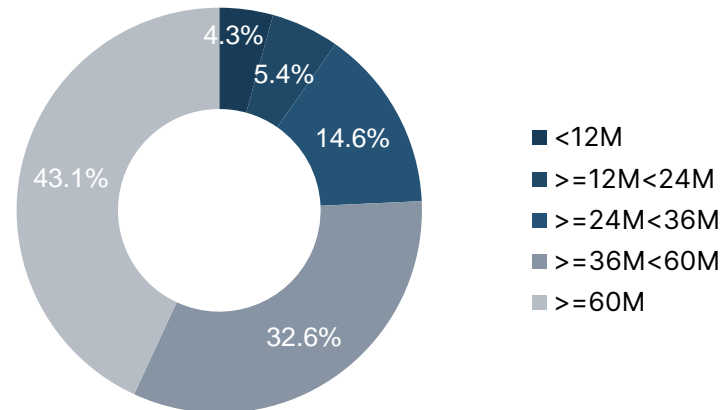
1. Excluding non-eligible loans and loans 30+ days in arrears; 2. Interest rate type: 79.0% fixed rate (Moody's methodology); Avg. interest rate: 2.40% p.a.; 3. Loans in EUR only; 4. No derivatives in the Cover Pool; 5. Liquidity buffer – SK Government Bonds; 6. Average loan volume: 46 594 EUR; 7. No. of pledged properties: 114 418; 8.Total volume of issues includes Retained covered bonds of EUR 1bn and Green covered bond of EUR 500m.

Cover Pool Overview as of 31.12.2024

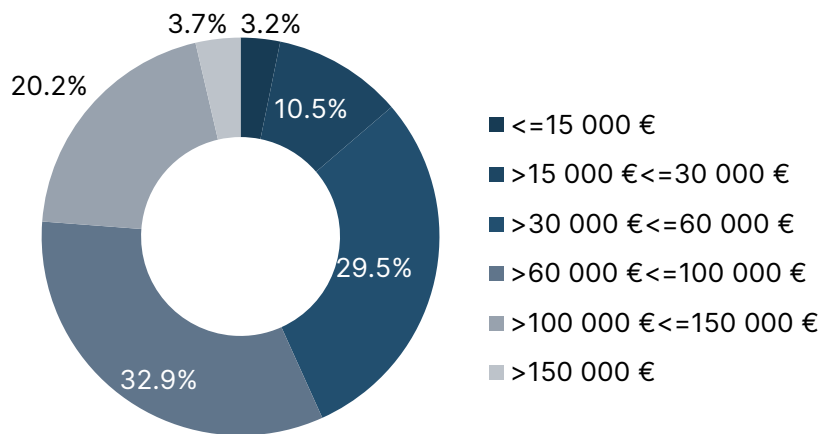
Distribution by Remaining Term (volume)



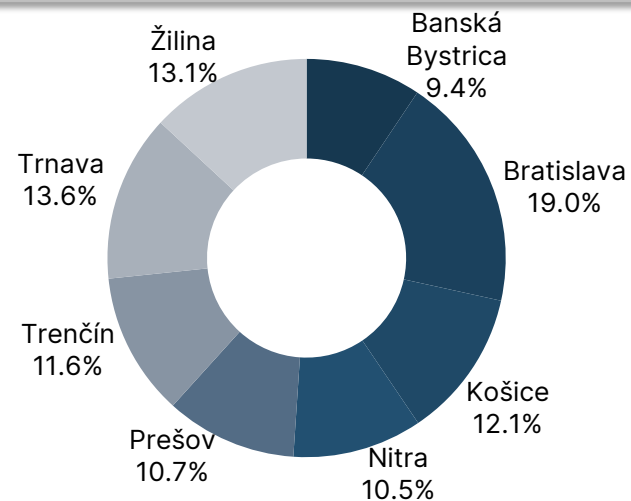
Seasoning in months (volume)



Distribution by Loan size (volume)



Regional distribution (volume)



Covered Bonds Overview as of 31.12.2024

List of all issuances

ISIN	Outstanding amount	Issuance date	Maturity date	Coupon
SK4120008947	4 350 000	17.01.2013	17.01.2025	3.100%
SK4120012683	100 000 000	06.03.2017	06.03.2025	0.750%
SK4120010950	10 000 000	04.08.2015	04.08.2025	1.375%
SK4120014507	250 000 000	22.08.2018	22.08.2025	0.625%
SK4000022398	500 000 000	30.01.2023	12.01.2026	3.250%
SK4120011586	9 000 000	23.03.2016	23.03.2026	1.000%
SK4000015400	500 000 000	12.06.2019	12.06.2026	0.125%
SK4000020673	500 000 000	12.04.2022	12.04.2027	1.125%
SK4120005505	16 596 960	27.07.2007	27.07.2027	4.950%
SK4000023636	500 000 000	30.08.2023	30.09.2027	3.875%
SK4000017190	500 000 000	15.05.2020	15.11.2027	0.125%
SK4000021820	500 000 000	05.10.2022	05.04.2028	3.500%
SK4120009218	6 600 000	05.06.2013	05.06.2028	3.000%
SK4000021119	500 000 000	08.06.2022	08.06.2028	2.000%
SK4120009804	4 850 000	21.02.2014	21.02.2029	2.800%

Additional information on issuances

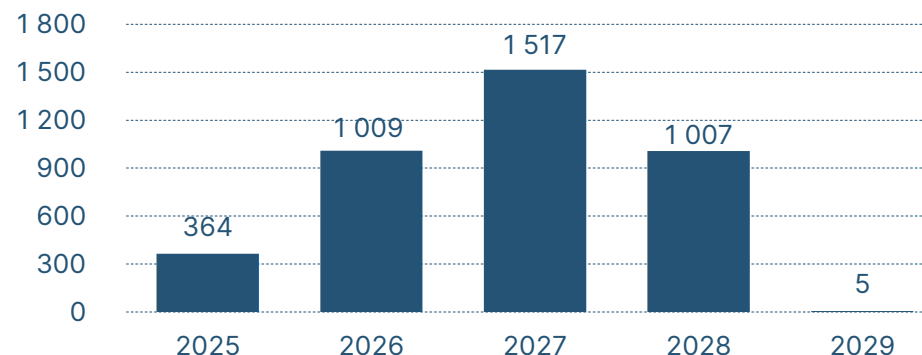
- Total outstanding amount: EUR 3.901 bn including retained CBs of EUR 1bn;
- Green CB: ISIN SK4000021820;**
- Retained CBs: EUR 1bn, ISIN(s) SK4000017190 and SK4000021119;
- Interest Rate Type: 100% Fixed Rate Covered Bonds;
- Number of all issuances: 15;
- Weighted average life of outstanding covered bonds: 2.26 years;
- Currency: only in EUR;
- Principal Payment: Soft Bullet;
- Covered Bonds legal extended maturity: max. 24 months.

Main Features

Indicator	Description
Issuer's Rating:	A2 stable, Moody's
Covered bonds rating:	Aaa, Moody's
Covered bonds label:	European Covered Bond Premium
Legal OC Committed OC	5.0% 7.5%
Cover Pool Loans:	only Slovak residential mortgage loans
Loans residual maturity:	max. 30 years (legal requirement)
Maximum LTV:	70% internal limit 80% legal limit
Governing Law:	Slovak
Listing:	Bratislava Stock Exchange
Language:	Slovak and English
Compliance:	UCITS, CRR Art. 129 and Solvency II
Eligibility:	LCR, ECB and CBPP2

Maturity profile

As of December 2024; mil. EUR)



Investor Relations Details

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